

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Guy D. LaBar  
Karla Jan LaBar  
Debtors

Case No. 17-04889-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jan 03, 2023

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2023:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | Guy D. LaBar, Karla Jan LaBar, 420 Willow Street, East Stroudsburg, PA 18301-1219                |
| 4996538  | HEALTH NETWORK LABORATORIES, 794 ROBLE ROAD, ALLENTOWN, PA 18109-9110                            |
| 4996542  | HRAC LLC, C/O AMATO KEATING & LESSA PC, 107 NORTH COMMERCE WAY STE 100, BETHLEHEM, PA 18017-8913 |
| 4996544  | LEHIGH VALLEY HEALTH NETWORK, PO BOX 4067, ALLENTOWN, PA 18105-4067                              |
| 4996547  | + NEPA COMMUNITY FCU, 337 CLAY AVENYE, STROUDSBURG, PA 18360-1288                                |
| 4996548  | + PROFESSIONAL ANES SERVICE, PO BOX 4640, RUTHERFORD, NJ 07070-0464                              |
| 4996549  | PROGRESSIVE PHYSICIAN ASSOCIATES, PO BOX 673898, DALLAS, TX 75267-8398                           |
| 4996553  | SALLIE MAE INC, PO BOX 3319, WILMINGTON, DE 19804-4319   |
| 4996555  | + ST LUKES, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000  |
| 4996557  | ST LUKES PHYSICIAN GROUP, PO BOX 25837, SALT LAKE CITY, UT 84125-0837                            |
| 4996558  | ST LUKES PHYSICIAN GRP, C/O PEERLESS CREDIT SERVICES INC, PO BOX 518, MIDDLETOWN, PA 17057-0518  |
| 4996565  | WAWA CREDIT CARD, PO BOX 6139, SIOUX FALLS, SD 57117-6139  |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                   | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| 4996540  | Email/Text: ebnbankruptcy@ahm.honda.com      | Jan 03 2023 19:12:00 | HONDA FINANCIAL SERVICES, PO BOX 65507, WILMINGTON, DE 19808-0507                                      |
| 5004014  | Email/Text: ebnbankruptcy@ahm.honda.com      | Jan 03 2023 19:12:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 4996531  | + EDI: TSYS2                                 | Jan 04 2023 00:45:00 | BARCLAYS BANK DE, PO BOX 8803, WILMINGTON, DE 19899-8803   |
| 4996532  | + EDI: CITICORP.COM                          | Jan 04 2023 00:46:00 | BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497   |
| 4996533  | + EDI: CITICORP.COM                          | Jan 04 2023 00:46:00 | CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  |
| 4996535  | EDI: WFNNB.COM                               | Jan 04 2023 00:46:00 | COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125                                 |
| 5013145  | Email/PDF: bncnotices@becket-lee.com         | Jan 03 2023 19:27:56 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                          |
| 4996536  | Email/PDF: DellBKNotifications@resurgent.com | Jan 03 2023 19:17:36 | DELL FINANCIAL SERVICES, C/O DFS CUSTOMER CARE DEPT, PO BOX 81577, AUSTIN, TX 78708-1577               |
| 4996537  | + EDI: NAVIENTFKASMDOE.COM                   |                      |  |

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|         |   | Jan 04 2023 00:44:00 | DEPT OF ED/NAVIENT, PO BOX 9635,<br>WILKES BARRE, PA 18773-9635   |
| 4996539 | Email/Text: bankruptcies@penncredit.com           | Jan 03 2023 19:12:00 | HEALTH NETWORK LABORATORIES, C/O<br>PENN CREDIT CORP, PO BOX 988,<br>HARRISBURG, PA 17108-0988                              |
| 4996541 | Email/Text: customerservice@hrac.us               | Jan 03 2023 19:12:00 | HRAC, 1 OLYMPIC PLACE, SUITE 1020,<br>TOWSON, MD 21204  |
| 4996534 | EDI: JPMORGANCHASE                                | Jan 04 2023 00:47:00 | CHASE BANK, PO BOX 15298,<br>WILMINGTON, DE 19850   |
| 5045268 | EDI: JPMORGANCHASE                                | Jan 04 2023 00:47:00 | JPMorgan Chase Bank, N.A., National Bankruptcy<br>Department, P.O. Box 29505 AZ1-1191, Phoenix,<br>AZ 85038-9505            |
| 5026507 | Email/Text: amps@manleydeas.com                   | Jan 03 2023 19:12:00 | JPMorgan Chase Bank, N.A., c/o Manley, Deas &<br>Kochalski, LLC, P.O. Box 165028, Columbus,<br>Ohio 43216-5028              |
| 4996543 | Email/Text: PBNCNotifications@peritusservices.com | Jan 03 2023 19:12:00 | KOHL'S/CAPITAL ONE, PO BOX 3115,<br>MILWAUKEE, WI 53201-3115  |
| 4996545 | EDI: JPMORGANCHASE                                | Jan 04 2023 00:47:00 | MAZDA CAPITAL SERVICES, C/O CHASE,<br>PO BOX 901076, FORT WORTH, TX<br>76101-2076   |
| 4996546 | + Email/Text: jbenner@nepafcu.org                 | Jan 03 2023 19:12:00 | NE PA COMMUNITY FCU, 337 CLAY<br>AVENUE, STROUDSBURG, PA 18360-1288   |
| 5020485 | EDI: NAVIENTFKASMDOE.COM                          | Jan 04 2023 00:44:00 | Navient Solutions, LLC. on behalf of, Department<br>of Education Loan Services, PO BOX 9635,<br>Wilkes-Barre, PA 18773-9635 |
| 5024841 | EDI: PRA.COM                                      | Jan 04 2023 00:45:00 | Portfolio Recovery Associates, LLC, POB 12914,<br>Norfolk VA 23541  |
| 4998451 | + EDI: RECOVERYCORP.COM                           | Jan 04 2023 00:45:00 | PRA Receivables Management, LLC, PO Box<br>41021, Norfolk, VA 23541-1021  |
| 4996550 | Email/Text: ebn@americollect.com                  | Jan 03 2023 19:12:00 | PROGRESSIVE PHYSICIAN ASSOCIATES,<br>C/O AMERICOLLECT INC, PO BOX 1690,<br>MANITOWOC, WI 54221-1690                         |
| 5036950 | EDI: Q3G.COM                                      | Jan 04 2023 00:44:00 | Quantum3 Group LLC as agent for, MOMA<br>Funding LLC, PO Box 788, Kirkland, WA<br>98083-0788                                |
| 4996552 | + EDI: SALLIEMAEBANK.COM                          | Jan 04 2023 00:45:00 | SALLIE MAE, PO BOX 3229, WILMINGTON,<br>DE 19804-0229   |
| 4996554 | + EDI: CITICORP.COM                               | Jan 04 2023 00:46:00 | SEARS/CBNA, PO BOX 6283, SIOUX FALLS,<br>SD 57117-6283  |
| 4996556 | ^ MEBN  | Jan 03 2023 19:11:38 | ST LUKES ANDERSON CAMPUS, C/O<br>FINANCIAL RECOVERIES, PO BOX 1388,<br>MOUNT LAUREL, NJ 08054-7388                          |
| 4996559 | + EDI: CITICORP.COM                               | Jan 04 2023 00:46:00 | SUNOCO/CBNA, PO BOX 6497, SIOUX<br>FALLS, SD 57117-6497   |
| 4996561 | EDI: RMSC.COM                                     | Jan 04 2023 00:47:00 | SYNCHRONY BANK, ATTN BANKRUPTCY<br>DEPT, PO BOX 965060, ORLANDO, FL<br>32896-5060   |
| 5009351 | + EDI: CBSTDR                                     | Jan 04 2023 00:44:00 | TD Retail Card Services, c/o Creditors Bankruptcy<br>Service, P O Box 800849, Dallas, TX 75380-0849                         |
| 4996563 | + EDI: CITICORP.COM                               | Jan 04 2023 00:46:00 | THD/CBNA, PO BOX 6497, SIOUX FALLS, SD<br>57117-6497  |
| 4996564 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com    | Jan 03 2023 19:12:00 | TOYOTA MOTOR CREDIT CORP, 240<br>GIBRALTAR RD STE 260, HORSHAM, PA<br>19044-2387  |
| 5005533 | Email/PDF: bncnotices@becket-lee.com              |                      |   |

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|---------|--|----------------------|--|
|         |  | Jan 03 2023 19:28:00 | Toyota Motor Credit Corporation, c/o Becket & Lee LLP, PO Box 3002, Malvern, PA 19355-0702 |
| 4996566 | EDI: CITICORP.COM                              |                      |  |
|         |  | Jan 04 2023 00:46:00 | WAWA/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497   |
| 4996567 | + Email/PDF: DellBKNotifications@resurgent.com |                      |  |
|         |  | Jan 03 2023 19:17:45 | WEBBANK/DELL FINANCIAL, PO BOX 81607, AUSTIN, TX 78708-1607                                |

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | PNC BANK NATIONAL ASSOCIATION  |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| cr       | *             | Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702   |
| 5043984  | *P++          | DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390 |
| 5026508  | *             | JPMorgan Chase Bank, N.A., c/o Manley, Deas & Kochalski, LLC, P.O. Box 165028, Columbus, Ohio 43216-5028   |
| 4996551  | ##+           | RAYMOUR & FLANIGAN, ACCOUNTS SERVICE DEPT, PO BOX 731, MAHWAH, NJ 07430-0731   |
| 4996560  | ##+           | SYNCB/Lowes, c/o EGS Financial Care, Inc., 400 Horsham Road, Suite 130, Horsham, PA 19044-2147   |
| 4996562  | ##+           | TDRCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035   |

TOTAL: 1 Undeliverable, 4 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2023 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Adam Bradley Hall     | on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com                       |
| Jack N Zaharopoulos   | TWecf@pamd13trustee.com  |
| James Warmbrodt       | on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com             |
| Robert J Kidwell, III | on behalf of Debtor 2 Karla Jan LaBar rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com |
| Robert J Kidwell, III | on behalf of Debtor 1 Guy D. LaBar rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com    |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov  |
| Vincent Rubino        | on behalf of Debtor 1 Guy D. LaBar   |

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lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 2 Karla Jan LaBar  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 8

**Information to identify the case:**

Debtor 1

Guy D. LaBar

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7770

EIN --

Debtor 2

Karla Jan LaBar

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8558

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-04889-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Guy D. LaBar

aka Guy Dean LaBar, aka Guy LaBar

Karla Jan LaBar

aka Karla J. LaBar, aka Karla LaBar

**By the  
court:**1/3/23Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**